

Certificate Number: 05597-PAE-DE-031555254

Bankruptcy Case Number: 13-15577



05597-PAE-DE-031555254

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 31, 2018, at 4:00 o'clock PM MDT, Ana Virginia Cruz completed a course on personal financial management given by telephone by Family Financial Education Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 31, 2018 By: Carrie Wood

Name: Carrie Wood

Title: Client Care Manager